



## FREQUENTLY ASKED QUESTIONS ABOUT WORKER'S COMPENSATION

### COMPANY NURSE 1-888-770-0928, 24/7

#### **How do I report my injury?**

Notify your supervisor immediately. If an injury is not a medical emergency, the supervisor and the employee will telephone COMPANY NURSE at 1-888-770-0928 and speak with the medical professional who will assist the employee with his or her medical needs and expedite the claims processing. The medical professional will talk to the supervisor first and then the employee to assist in determining what kind of treatment, if any, is necessary for the employee based upon their conversation with the injured worker and the supervisor.

If the injury is an emergency you will be either transported by your supervisor or ambulance to an emergency room at any area hospital. In all life or limb-threatening situations, call 911 or transport directly to the ER immediately. Call Company Nurse with any information that you have once the situation has stabilized. Your immediate medical attention is the first priority.

#### **Should I call Company Nurse after every workplace injury?**

Yes, every injury should be called into Company Nurse BEFORE THE EMPLOYEE LEAVES THE JOB SITE. This will immediately provide injury information to Safety and Risk Improvement personnel on every injury. This is a 24/7 service including all holidays.

#### **What if we don't think this injury needs to be treated? Should we call Company Nurse?**

Yes. It is always best to follow the RN's advice at Company Nurse and get treatment sooner rather than later. Minor injuries are often referred to seek treatment within 48-72 hours. If the employee refused to seek treatment, that will be documented in the incident report.

#### **Where do I go for medical treatment?**

##### UnityPoint Occupational Medicine Clinic

1810 SW White Birch Circle, Suite 111

Ankeny, IA 50023

(515) 964-6974

Call ahead to schedule an appointment Monday – Friday 8 a.m. – 5 p.m.

***AFTER*** hours emergencies should be treated at Unity Point Urgent Care in Ankeny or the Emergency Room. If not an emergency, employees should make an appointment at Unity Point Occupational Medicine the next day.

##### UnityPoint Urgent Care

3625 N. Ankeny Blvd. Ste E

Ankeny, IA 50021

(515) 964-4600

Monday – Friday, 8 a.m. – 8 p.m.

Saturday and Sunday, 8 a.m. – 4 p.m.

**What if I need a prescription?**

IMWCA partnered with Splashlight Rx to provide pharmacy benefits to injured workers. The program allows injured workers to quickly and easily obtain needed medication without them incurring out of pocket costs. When a claim is called into Company Nurse *you have the option of receiving a text message containing the information needed to have a prescription filled. Simply show the text to the pharmacy and they will bill the medication through Splashlight RX.*

**What types of injuries are covered by worker's compensation?**

In Iowa, "injury" is defined very broadly to include any health impairment arising out of and in the course of employment. an employee is not entitled to benefits for a pre-existing injury or disease unless it is aggravated, or worsened, by the employment.

**Can I choose my own medical care?**

No. The City provides medical care reasonably suited to treat the employee's injury, and has the right to choose the medical care. If you are dissatisfied with the care offered, you should discuss the problem with the Human Resources Director of the City's workers compensation insurance carrier.

**What if I choose to go to my own family doctor?**

You must realize that if you have a work-related injury, your health insurance through the City will not cover your visit unless it is later decided not to be work related. You must go to the clinic provided by the City. If you choose to do otherwise, you may end up paying for the cost of the appointment.

**What if I am injured severely and need to be transported by ambulance?**

If an ambulance is needed to transport you to the emergency room, you may decide which hospital but must follow up with the City designated physician. If you are not able to decide, the ambulance personnel will take you to the ER best suited to treat the injury, depending on proximity and availability.

**Do I get paid for my lost time from work if the doctor says I can't go back to work?**

Workers' compensation will pay benefits if an injury result in more than three (3) calendar days of disability. There is a three-day waiting period and benefits will begin on the fourth day and continue until the employee has returned to work. The three-day waiting period becomes payable by workers' compensation insurance if the disability periods exceeds fourteen calendar days. During the leave, the city pays you your full wage or salary less any amounts paid to you by workers' compensation insurance for lost time, unless union contract states otherwise, which will be charged to your accrued sick leave.

Employees covered by the Municipal Fire and Police Retirement System (MFPRSI) are exempt from workers' compensation benefits. The above procedures still apply to this group of employees; however, the City will pay the regular wages of the employee who is injured on the job and unable to work due to a temporary disability. Permanent disabilities are paid by the MFPRSI under Chapter 411 of the Iowa Code.